

Information to identify the case:					
Debtor 1	<u>Deborah A. Faulisi</u>			Social Security number or ITIN	<b>xxx-xx-2800</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>13-22562-JAD</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A. Faulisi  
aka Deborah McCallum, fdba D Best Sandwich Shop

9/11/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Deborah A. Faulisi  
 Debtor

Case No. 13-22562-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 46

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db +Deborah A. Faulisi, 14 Glenshire Drive, Harrison City, PA 15636-1513  
 cr +Ditech Financial LLC, P.O. BOX 9013, ADDISON, TX 75001-9013  
 cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue, Pittsburgh, PA 15219-2908  
 13658020 +Chase Bank, P.O. Box 740933, Dallas, TX 75374-0933  
 13810745 +Matthew Pavlovich, Esq., Pavlovich & Ruschak PC, 304 Ross Street Suite 500, Pittsburgh, PA 15219-2124  
 13658032 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
 13658029 +Patberg, Carmody, & Ging, Deutschtown Center, 801 Vinial Street, 3rd Floor, Pittsburgh, PA 15212-5177  
 13658030 +Penn Crossing LTD, PO Box 82, Harrison City, PA 15636-0082  
 13673604 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 13658039 +Westmoreland Community, 1007 Georges Staion Rd, Greensburg, PA 15601-6982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2018 02:06:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr E-mail/Text: bankruptcy.bnc@ditech.com Sep 12 2018 02:05:43  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
 13658015 E-mail/Text: bankruptcy@firstenergycorp.com Sep 12 2018 02:06:13 Allegheny Power, P.O. Box 1392, Fairmont, WV 26555-1392  
 13658017 +EDI: BANKAMER.COM Sep 12 2018 05:58:00 BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100  
 13673586 +EDI: BANKAMER.COM Sep 12 2018 05:58:00 BAC Home Loans/Countrywide, 450 American Street #SV416, Simi Valley, CA 93065-6285  
 13658016 +EDI: BANKAMER.COM Sep 12 2018 05:58:00 Bac Home Loans Service, 450 American Street, Simi Valley, CA 93065-6285  
 13658021 +EDI: RESURGENT.COM Sep 12 2018 05:58:00 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 13691082 EDI: BL-BECKET.COM Sep 12 2018 05:58:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13658018 +EDI: CHASE.COM Sep 12 2018 05:58:00 Chase, 201 North Walnut Street # Del-10, Wilmington, DE 19801-2920  
 13658019 EDI: CHASE.COM Sep 12 2018 05:58:00 Chase Bank, P.O. Box 15145, Wilmington, DE 19850-5145  
 13673590 +EDI: CHASE.COM Sep 12 2018 05:58:00 Chase Bank, 3700 Wiseman Blvd., San Antonio, TX 78251-4322  
 14415870 E-mail/Text: bankruptcy.bnc@ditech.com Sep 12 2018 02:05:43  
 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  
 13658022 +EDI: RESURGENT.COM Sep 12 2018 05:58:00 East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 13741001 +EDI: RESURGENT.COM Sep 12 2018 05:58:00 East Bay Funding, LLC its successors and assigns, as assignee of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 13658023 EDI: RMSC.COM Sep 12 2018 05:58:00 GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605  
 13673594 EDI: RMSC.COM Sep 12 2018 05:58:00 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101  
 13766208 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 12 2018 02:05:43 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 13673595 E-mail/Text: bankruptcy.bnc@ditech.com Sep 12 2018 02:05:43 Greentree Servicing, PO Box 0049, Palatine, IL 60055-0049  
 13658024 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 12 2018 02:05:43 Greentree Servicing, PO Vox 0049, Palatine, IL 60055-0001  
 13680523 EDI: CAUT.COM Sep 12 2018 05:58:00 JP Morgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13673596 +EDI: CBSKOHL.S.COM Sep 12 2018 05:58:00 Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13658025 EDI: BL-CREDIGY.COM Sep 12 2018 05:58:00 Main Street Acquisitions Corp., assignee, of HSBC Card Services (III) Inc., c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701  
 13658026 +EDI: AIS.COM Sep 12 2018 05:58:00 Midland Funding, LLC, by American InfoSource LP, PO Box 248897, Oklahoma City, OK 73124-8897  
 13658028 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2018 02:06:00 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 13658027 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2018 02:06:00 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496  
 13658034 EDI: PRA.COM Sep 12 2018 05:58:00 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
 13658033 EDI: PRA.COM Sep 12 2018 05:58:00 Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 46

Date Rcvd: Sep 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13698081 EDI: PRA.COM Sep 12 2018 05:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13658035 +EDI: PRA.COM Sep 12 2018 05:58:00 PRA Receivables Management,  
As Agent of Portfolio Recovery Assocs., P.O. Box 12914, Norfolk, VA 23541-0914  
13658036 +EDI: RESURGENT.COM Sep 12 2018 05:58:00 PYOD LLC, C/O Resurgent Capital Services,  
P.O. Box 19008, Greenville, SC 29602-9008  
13741002 +EDI: RESURGENT.COM Sep 12 2018 05:58:00 PYOD, LLC its successors and assigns as assignee,  
of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 19008,  
Greenville, SC 29602-9008  
13675507 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2018 02:06:00  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13658031 +E-mail/Text: nod.referrals@fedphe.com Sep 12 2018 02:05:36 Phelan Hallinan & Schmieg, LLP,  
1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
13658037 EDI: RESURGENT.COM Sep 12 2018 05:58:00 Roundup Funding, MS 550, Post Office Box 91121,  
Seattle, WA 98111-9221  
13658038 +E-mail/Text: rmcbknotices@wm.com Sep 12 2018 02:06:31 Waste Management,  
2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109  
13730083 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 12 2018 02:06:13 West Penn Power,  
1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
Green Tree Servicing, LLC.  
13673584\* Allegheny Power, P.O. Box 1392, Fairmont, WV 26555-1392  
13673585\* +BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100  
13673591\* +CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
13673587\* +Chase, 201 North Walnut Street # Del-10, Wilmington, DE 19801-2920  
13673589\* +Chase Bank, P.O. Box 740933, Dallas, TX 75374-0933  
13673588\* Chase Bank, P.O. Box 15145, Wilmington, DE 19850-5145  
13673592\* +East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
13673593\* GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,  
Attn: Ramesh Singh, Miami, FL 33131-1605  
13673597\* Main Street Acquisitions Corp., assignee, of HSBC Card Services (III) Inc.,  
c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701  
13673598\* +Midland Funding, LLC, by American InfoSource LP, PO Box 248897,  
Oklahoma City, OK 73124-8897  
13673599\* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496  
13673603\* +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
13673606\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)  
13673605\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541)  
13673607\* +PRA Receivables Management, As Agent of Portfolio Recovery Assocs., P.O. Box 12914,  
Norfolk, VA 23541-0914  
13673608\* +PYOD LLC, C/O Resurgent Capital Services, P.O. Box 19008, Greenville, SC 29602-9008  
13673600\* +Patberg, Carmody, & Ging, Deuschtown Center, 801 Vinial Street, 3rd Floor,  
Pittsburgh, PA 15212-5177  
13673601\* +Penn Crossing LTD, PO Box 82, Harrison City, PA 15636-0082  
13673602\* +Phelan Hallinan & Schmieg, LLP, 1617 John F. Kennedy Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
13673609\* Roundup Funding, MS 550, Post Office Box 91121, Seattle, WA 98111-9221  
13673610\* +Waste Management, 2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109  
13673611\* +Westmoreland Community, 1007 Georges Staion Rd, Greensburg, PA 15601-6982

TOTALS: 1, \* 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam  
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Sep 11, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC  
bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor Green Tree Servicing, LLC. jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Deborah A. Faulisi ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Robert C. Edmundson on behalf of Creditor Office of Attorney General Department of Revenue  
redmundson@attorneygeneral.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7